



The Federal Employees Dental and Vision Insurance Program (**FEDVIP**)  
and **BENEFEDS.com**



Presented by  LTCPartners®

# What Is FEDVIP?

- ▶ FEDVIP is a voluntary, enrollee-pay-all dental and vision program
- ▶ FEDVIP is sponsored by the U.S. Office of Personnel Management (OPM)
- ▶ FEDVIP replaces the former TRICARE Retiree Dental Program (TRDP)
- ▶ FEDVIP also offers supplemental vision coverage to those enrolled in a TRICARE health plan
- ▶ The Federal Benefits Open Season is your annual opportunity to enroll in or change your FEDVIP coverage



# What Does FEDVIP Dental Cover?

## **FEDVIP dental offers:**

- ▶ a choice of ten dental carriers
- ▶ regional, national, and international plans
- ▶ in-network preventive services, such as cleanings, are covered
- ▶ no deductibles when using in-network dentists
- ▶ no waiting period for major services such as crowns, bridges, dentures, and implants
- ▶ under most plans, there is no 12-month waiting period or age limit for orthodontic coverage

Note: Plan restrictions and limitations may apply.



# What Does FEDVIP Vision Cover?

## **FEDVIP vision offers:**

- ▶ choice and flexibility among four vision plans
- ▶ routine eye exams and vision correction without referral
- ▶ eyeglass frames and lenses, or contact lenses instead of glasses, at many eye doctor offices or optical retail stores
- ▶ lens options such as shatter-resistant polycarbonate; scratch-resistant, anti-reflective, and UV coatings; and tinted and progressive lenses
- ▶ discounts on laser eye surgery



Note: Plan restrictions and limitations may apply.

# What FEDVIP Plans Are Available?

FEDVIP offers national and international plans, with some plans offering both high and standard options.

National/international dental plans	Regional dental plans	National/international vision plans
<ul style="list-style-type: none"><li>▶ Aetna<sup>®</sup> Dental</li><li>▶ Delta Dental<sup>®</sup></li><li>▶ FEP BlueDental<sup>®</sup></li><li>▶ GEHA<sup>®</sup></li><li>▶ MetLife<sup>®</sup></li><li>▶ United Concordia<sup>®</sup> Dental</li></ul>	<ul style="list-style-type: none"><li>▶ Dominion<sup>®</sup> Dental</li><li>▶ EmblemHealth<sup>®</sup></li><li>▶ Humana<sup>®</sup></li><li>▶ Triple-S<sup>®</sup> Salud</li></ul>	<ul style="list-style-type: none"><li>▶ Aetna<sup>®</sup> Vision</li><li>▶ FEP BlueVision<sup>®</sup></li><li>▶ UnitedHealthcare<sup>®</sup> Vision</li><li>▶ VSP<sup>®</sup> Vision Care</li></ul>

# Who Is Eligible for FEDVIP?

## Dental coverage:

- ▶ most retirees\*
- ▶ survivors

## Vision coverage (must be enrolled in a TRICARE health plan):

- ▶ most retirees\*
- ▶ survivors
- ▶ active duty family members

## Dental and vision coverage:

- ▶ spouse
- ▶ unmarried children and dependents are covered until age 21 (non-students) or 23 (full-time students)
- ▶ unmarried children and dependents incapable of self-support due to a mental or physical incapacity that began before age 21 (non-student) or before age 23 (full-time student)

\*This includes Retired Reserve members who are age 60 and older and under age 60 (gray area reservists) not yet receiving retired pay.



**Visit [BENEFEDS.com](https://www.benefeds.com) for detailed eligibility information.**



# What TRICARE Health Plans Satisfy Eligibility for FEDVIP Vision Coverage?

- ▶ TRICARE Select
- ▶ TRICARE Prime
- ▶ TRICARE Reserve Select
- ▶ TRICARE Retired Reserve
- ▶ TRICARE For Life
- ▶ Uniformed Services Family Health Plan



# Are Veterans Eligible for FEDVIP?

- ▶ Veterans placed on medical retirement by the U.S. Department of Defense are considered retired members of the uniformed services and are eligible to enroll in FEDVIP dental coverage, and if enrolled in a TRICARE health plan, FEDVIP vision coverage.
- ▶ If you receive dental services from the VA and don't need FEDVIP dental coverage, an eligible adult family member may also enroll in FEDVIP dental coverage as the primary enrollee, and add other eligible family members, without you having to enroll.
- ▶ If you would like FEDVIP vision coverage, you must enroll yourself and add your eligible family members.



# FEDVIP Enrollment

## **There are three enrollment types:**

- ▶ self
- ▶ self plus one
- ▶ self and family

## **You can only enroll:**

- ▶ during the annual Federal Benefits Open Season,  
OR
- ▶ if you experience a qualifying life event (QLE)
  - ▶ FEDVIP QLEs are limited
  - ▶ in most cases, a FEDVIP QLE action must take place within 60 days following the event



# QLE Review

The following FEDVIP QLEs allow you to enroll in, change, or cancel FEDVIP coverage outside of the annual Federal Benefits Open Season:

▶ **Enroll**

- ▶ marriage
- ▶ lose other non-Federal dental or vision coverage
- ▶ return from leave without pay
- ▶ annuity or compensation restored

▶ **Cancel coverage**

- ▶ return to active duty
- ▶ transfer positions

▶ **Change**

- ▶ marriage
- ▶ lose other non-Federal dental or vision coverage
- ▶ acquire eligible family members
- ▶ lose a family member
- ▶ return from leave without pay
- ▶ move out of regional plan's service area

The actions you or your dependents may take depend on what type of QLE you have experienced.

**Visit [BENEFEDS.com](https://www.benefeds.com) for full guidelines.**

# When can I cancel my FEDVIP plan?

- ▶ You have the opportunity to cancel your coverage at [BENEFEDS.com](https://www.benefeds.com) each year during open season.
- ▶ The only time you can cancel your FEDVIP coverage outside of open season is if you experience a QLE:
  - ▶ you or your spouse return to active military duty
  - ▶ you are a federal employee and transfer to an eligible position at a federal agency that provides dental and/or vision coverage with 50% or more employer-paid premiums and you enroll in that coverage
- ▶ You must cancel your coverage within the QLE timeframe that's permitted, otherwise it will automatically continue and you will have to wait until open season.
- ▶ Call BENEFEDS to cancel your coverage outside of open season.

# Dual FEDVIP Eligibility

Some uniformed service members may be dually eligible for FEDVIP. These are the key differences between the two eligibility groups:

Uniformed services	Federal or U.S. Postal Service
<ul style="list-style-type: none"><li>▶ Most retirees are eligible for dental and, if enrolled in a TRICARE plan, vision coverage.</li><li>▶ Premiums are paid post-tax.</li><li>▶ Children and dependents are covered until age 21 (non-students) or (full-time students).</li></ul>	<ul style="list-style-type: none"><li>▶ Employees are eligible for dental and vision coverage if they are eligible for the Federal Employees Health Benefits (FEHB) Program (they do not have to be enrolled).</li><li>▶ Annuitants are eligible for dental and vision coverage.</li><li>▶ Premiums are paid pre-tax for employees.</li><li>▶ Children and dependents are covered until age 22.</li></ul>

FEDVIP plans and premiums are the same for all eligible groups. They may only vary based on the region where an enrollee lives and plan he or she selects.

# Paying FEDVIP Premiums

## **Process for retired uniformed services:**

- ▶ As part of the FEDVIP enrollment process, you will answer questions regarding eligibility and availability of funds and/or allotments for payment of premiums.
- ▶ Based on responses, BENEFEDS will automatically set up an allotment with the pay provider to collect their FEDVIP premiums post-tax.
- ▶ If enrollees do not have enough available funds or allotments to cover the cost, BENEFEDS will default their payment method to a recurring automatic bank withdrawal (ABW).
- ▶ Allotments deducted from retirement pay are made in arrears, which means the first allotment is taken from the retirement paycheck received in the month following the month coverage begins, or becomes effective.
  - ▶ For example, if you enroll during open season, your coverage will be effective on January 1. This means your first allotment will occur in the retirement check you receive in February.

# What Is BENEFEDS?

- ▶ **BENEFEDS** is the government-authorized online portal that you can use to research, enroll in, and manage your FEDVIP coverage
- ▶ View current FEDVIP plans and rates
- ▶ Key actions during Federal Benefits Open Season:
  - ▶ plan comparison tool
  - ▶ change FEDVIP plan or options
  - ▶ cancel your coverage
- ▶ Key actions outside Federal Benefits Open Season:
  - ▶ perform QLE enrollments and changes
  - ▶ address changes



**Access BENEFEDS.com 24/7  
wherever you are:  
at home, in the office,  
or on the go.**



# BENEFEDS: Plan Comparison Tool

Plan Year 2019

PROVIDER	CARRIER 'A'		CARRIER 'B'		CARRIER 'C'	
	Standard		Standard		Standard	
MORE INFORMATION	<a href="#">Plan Brochure (PDF)</a>		<a href="#">Plan Brochure (PDF)</a>		<a href="#">Plan Brochure (PDF)</a>	
2019 RATES	Monthly		Monthly		Monthly	
Self Only	\$26.59		\$29.55		\$28.51	
Self Plus One	\$53.17		\$59.11		\$56.98	
Self and Family	\$79.76		\$88.66		\$85.48	
BENEFITS	In Network (You Pay)	Out of Network (You Pay)	In Network (You Pay)	Out of Network (You Pay)	In Network (You Pay)	Out of Network (You Pay)
Preventive	0% coinsurance	40% coinsurance	0% coinsurance	40% coinsurance	0% coinsurance	0% coinsurance
Intermediate	45% coinsurance	60% coinsurance	45% coinsurance	60% coinsurance	45% coinsurance	45% coinsurance

For out-of-network charges: the enrollee pays coinsurance plus any amount that is greater than the plan allowance.



# What's the Difference Between BENEFEDS and FEDVIP?

Key responsibilities of BENEFEDS vs. FEDVIP carriers:

<b>BENEFEDS responsibilities</b>	<b>FEDVIP carriers responsibilities</b>
<ul style="list-style-type: none"><li>▶ eligibility</li><li>▶ enrollment</li><li>▶ plan changes and qualifying life events</li><li>▶ billing</li><li>▶ address management</li></ul>	<ul style="list-style-type: none"><li>▶ benefits and coverage</li><li>▶ ID cards (not all plans include ID cards)</li><li>▶ provider networks</li><li>▶ claims</li></ul>



# Survivor and Family Member Enrollment

- ▶ Recent survivors and family members may be eligible to enroll in FEDVIP
  - ▶ surviving spouses cannot be remarried
- ▶ BENEFEDS requires the following during the enrollment process:
  - ▶ sponsor's branch of service
  - ▶ whether survivor or family is enrolled in any other dental and/or vision coverage
  - ▶ banking information (account number, account type, routing number)

# Survivors and Family: Paying Premiums

## **Survivors:**

- ▶ BENEFEDS will default your payment method to a recurring ABW
- ▶ Survivors do not have the option to pay FEDVIP premiums through an allotment

## **Active duty families (vision only):**

- ▶ Sponsor's spouse must enroll and add eligible family members
  - ▶ BENEFEDS will also need the sponsor's identifying information and address
- ▶ BENEFEDS will default your payment method to a recurring ABW
- ▶ To set up an allotment with the sponsor's pay provider, the uniformed service member sponsor must submit a payroll authorization form
  - ▶ you can download this form from your My BENEFEDS dashboard after you enroll

# FAQs

- ▶ Do I have to enroll in a FEDVIP plan each year?
- ▶ Does my dental or vision provider accept FEDVIP?
- ▶ I'm retiring from active duty outside of the Federal Benefits Open Season. Can I enroll in FEDVIP?
- ▶ I'm moving. What do I need to do?
- ▶ How do I contact BENEFEDS?
  - ▶ **1-877-888-FEDS** (1-877-888-3337)  
**TTY 1-877-889-5680**





THE FEDERAL LONG TERM CARE INSURANCE PROGRAM

# Long Term Care Planning and the FLTCIP



# What is long term care (LTC)?

- ▶ **LTC is personal care and other related services provided on an extended basis as a result of chronic illness, injury, disability, or the aging process**
- ▶ Informal or formal care services
- ▶ Assistance with activities of daily living (ADLs)
  - ▶ bathing, dressing, eating, transferring, continence, toileting

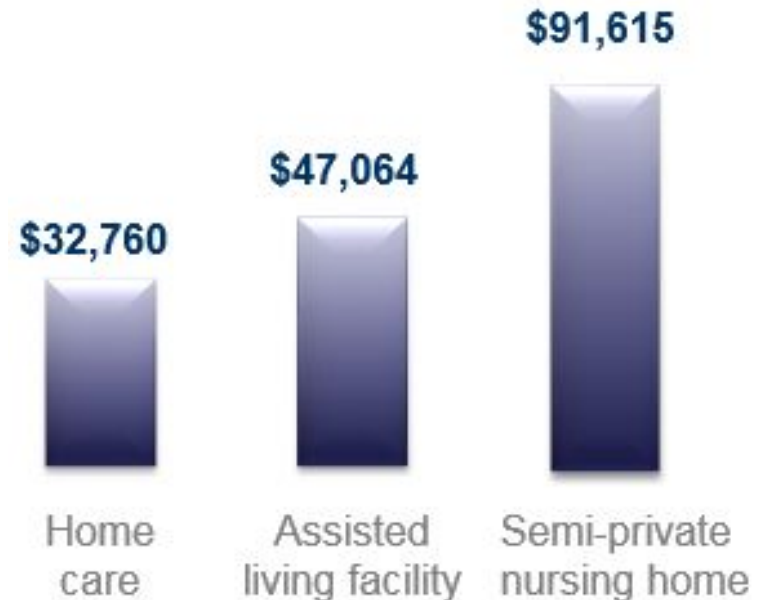
and/or

- ▶ Supervision due to a severe cognitive impairment
  - ▶ e.g., Alzheimer's disease

# Why plan for long term care?

## We are not automatically covered:

- ▶ 70% of people turning age 65 can expect to use some form of LTC at some point in their lives<sup>1</sup>
- ▶ TRICARE, TRICARE For Life, the FEHB program, and Medicare are only intended to cover skilled or short term medical care
- ▶ Medicaid and the VA may provide some care, but there are strict eligibility requirements
- ▶ Long term care is expensive<sup>2</sup>



<sup>1</sup> U.S. Department of Health and Human Services, National Clearinghouse for Long-Term Care Information. [www.longtermcare.gov/the-basics/](http://www.longtermcare.gov/the-basics/) (accessed February, 2015).

<sup>2</sup> John Hancock Life & Health Insurance Company. "John Hancock 2016 Cost of Care Survey," conducted by LifePlans, Inc., September 2016.

# How does the FLTCIP fit in?

## The FLTCIP provides comprehensive coverage for care in a variety of settings:

- ▶ At home:
  - ▶ formal care by a home health aide, nurse, or therapist; or
  - ▶ informal care by a friend or family member
- ▶ Within the community at an adult day care center
- ▶ In assisted living facility
- ▶ In a nursing home
- ▶ Hospice care at home or in a facility
- ▶ International care for covered services received outside the U.S.

**FLTCIP  
coverage helps  
complete the  
continuum  
of care.**

# The FLTCIP Can Help

**The FLTCIP reimburses for the types of care that health insurance doesn't pay for, and that families often struggle to provide—this is what it's designed to do**

- ▶ The FLTCIP can help:
  - ▶ protect enrollees' retirement plans
  - ▶ enrollees to stay at home for as long as possible
  - ▶ reduce family members' stress
  - ▶ facilitate informed decision-making each step of the way



# Who can apply for FLTCIP coverage?

- ▶ Active and retired members of the uniformed services
- ▶ Federal and U.S. Postal Service (USPS) employees and annuitants
- ▶ Qualified relatives
  - ▶ current spouses, domestic partners, and adult children of *all* the above
  - ▶ parents, parents-in-law, and stepparents of employees and active members of the uniformed services
  - ▶ surviving spouses receiving a survivor annuity

# More on FLTCIP Eligibility

- ▶ Qualified relatives are eligible to apply, even if you don't
- ▶ Each person applies individually
- ▶ Minimum age for applicants: 18; maximum age: none
- ▶ Applicants self-certify their eligibility to apply for coverage on the FLTCIP application





# Things to Remember...

- ▶ **Apply today – advantages of applying early:**
  - ▶ Premiums are based on your age and the premium rates in effect at the time we receive your application
  - ▶ Generally, the younger you are when you apply, the lower your premium
  - ▶ If you're currently healthy, you avoid the risk that a future illness or condition may disqualify you from obtaining coverage at a later date
  - ▶ Average age of an approved:
    - ▶ uniformed services applicant – 46
    - ▶ retired uniform services applicant – 65

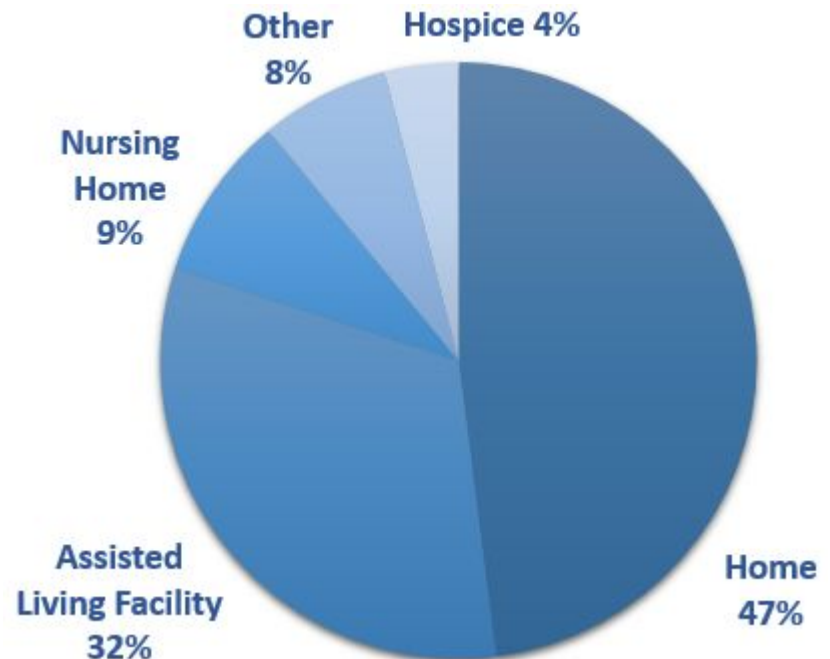
# FLTCIP Snapshot: Claims

- ▶ FLTCIP claims, more than:
  - ▶ **\$20,000,000** is paid monthly in claims and growing
  - ▶ **>\$1 Billion** paid in claims, to date

- ▶ Claim approval rate since inception: >97%

- ▶ Care preferences:
  - ▶ home
  - ▶ informal care
  - ▶ assisted living facility

FLTCIP Claimants' Care Settings



# FLTCIP Strengths

- ▶ Sponsored by the U.S. Office of Personnel Management (OPM) and insured by John Hancock Life & Health Insurance Company
- ▶ Largest group long term care insurance program in the United States
  - ▶ more than 270,000 enrollees
- ▶ FLTCIP success demonstrates that federal family members:
  - ▶ recognize the value of the FLTCIP
  - ▶ respond positively to educational outreach efforts



**Our ongoing challenge – reaching members of the military**

# Get in Touch



- ▶ Program consultants:
  - ▶ are certified long term care professionals
  - ▶ work one-on-one with >40% of FLTCIP applicants
- ▶ You can work with the same consultant every time

# Thank you. Questions?



The Federal Long Term Care Insurance Program\*



Visit **LTCFEDS.com** to submit an application at any time or to learn more.



OPM.GOV



The U.S. Office of Personnel Management (OPM) has oversight of FEDVIP and BENEFEDS. BENEFEDS.com is the approved site for FEDVIP enrollment. BENEFEDS is administered by Long Term Care Partners, LLC<sup>®</sup>, an OPM contractor.

The Federal Long Term Care Insurance Program is sponsored by the U.S. Office of Personnel Management, insured by John Hancock Life & Health Insurance Company, and administered by Long Term Care Partners, LLC.



*A New Day  
for the hard worker*